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MAR 24 2006

## FAX COVER LETTER

March 24, 2006

**TO:** Examiner Michael Cuff  
**COMPANY:** U.S. Patent and Trademark Office – Art Unit 3627  
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**FROM:** Rudolph P. Hofmann  
**DIRECT DIAL:** (612) 607-7340  
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**RE:** U.S. Patent Application No. 09/470,041  
Attorney Docket No.: 60021-339701

## CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that an Amendment and Response to Final Office Action is being facsimile transmitted to Mail Stop AF, Commissioner for Patents on the date listed below.

  
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Janet Byrne

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MAR 24 2006

Serial No. 09/470,041  
In reply to: Office Action mailed January 26, 2006  
Page 1 of 10

P A T E N T

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: William Ng

Serial No: 09/470,041

Filed: December 22, 1999

Group Art Unit: 3627

Title: INITIATION OF BIDDING IN A  
VIRTUAL TRADE FINANCIAL  
ENVIRONMENT

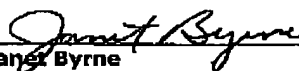
Examiner: Michael A. Cuff

Docket No: 60021-339701

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Janet Byrne

3-24-06  
Date

## AMENDMENT AND RESPONSE TO FINAL OFFICE ACTION

Dear Sir:

This is in response to the final Office Action dated January 26, 2006. Please amend the above-identified as follows.

**Amendments to the Claims** are reflected in the listing of claims, which begins on page 2 of this paper.

**Remarks** begin on page 9 of this paper.

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